It is not possible to quantify the collection from non-residents that is attributable to the issue of revised guidelines for allotment of PAN to them.

Increase in Cash Reserve Ratio

†2320. SHRIMATI SUSHMA SWARAJ: Will the Minister of FINANCE be pleased to state:

(a) whether the Cash Reserve Ratio has been increased by the Reserve Bank of India during the year 2006-07;

(b) if so, the extent to which this increase has been made; and

(c) the increase in the interest rates of the loans being provided by the banks due to the increase in the CRR?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) In view of the paramount need to contain inflation expectations and in the light of liquidity conditions, it was decided to increase the Cash Reserve Ratio (CRR) of scheduled commercial banks, regional rural banks, scheduled co-operative banks and scheduled primary (urban) co-operative banks by one percentage point in four stages of 25 basis points each of their net demand and time liabilities (NDTL), effective from the fortnights indicated below:

Effective Date (*i.e.* the fortnight beginning from)	CRR on NDTL (per cent)
23rd December, 2006	5.25
6th January, 2007	5.50
17th February, 2007	5.75
3rd March, 2007	6.00

(c) The CRR does not have linear impact on the rate of interest, which is also affected by other factors like Bank Rate, Repo Rate, cost of funds, operating expenses, transaction cost risk, etc. the interest rates are determined by the banks themselves with the approval of their Board of Directors after taking into consideration the above factors, in a

†Original notice of the question was received in Hindi.

transparent manner. Though, Reserve Bank of India (RBI) has deregulated the interest rates on advances including housing and other retail loans, it has stipulated that interest rates on advances upto Rs. 2 lakh cannot exceed the BPLR of the concerned bank.

Adequate Institutional Credit to Entertainment Industry

2321. SHRI T.T.V. DHINAKARAN: Will the Minister of FINANCE be pleased to state:

(a) whether entertainment industry does not have adequate institutional credit;

(b) if so, the reasons therefore; and

(c) the action taken to ensure that they get adequate institutional credit?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Banks and Financial Institutions (FIs) have programmes to finance the entertainment industry and Reserve Bank of India (RBI) has prescribed detailed guidelines to fund films financing *vide* its circular on entertainment Industry-Bank Finance for Film Industry dated May 14, 2001.

(b) No, Sir.

(c) Does not arise.

Loan to SSIs

2322. SHRI MANOHAR JOSHI: Will the Minister of FINANCE be pleased to state:

(a) whether Small Scale Industries still find it difficult to get loan from financial institutions; and

(b) if so, the action taken to ensure provision of loan to the Small Scale Industries?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) No, Sir. The amount of outstanding loans provided by Public Sector Banks for Small Scale Industries during the year ending March, 2006 has gone upto Rs. 82,492 crores from